

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>Benjamin, Kurian</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Laly Benjamin</b>		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-6004</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-4349</b>		
Street Address of Debtor (No. and Street, City, and State): <b>10092 Powers Lake Trail Woodbury, MN</b>			Street Address of Joint Debtor (No. and Street, City, and State): <b>10092 Powers Lake Trail Woodbury, MN</b>		
ZIP CODE <b>55129</b>			ZIP CODE <b>55129</b>		
County of Residence or of the Principal Place of Business: <b>Washington</b>			County of Residence or of the Principal Place of Business: <b>Washington</b>		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  <input type="checkbox"/> Corporation (includes LLC and LLP)  <input type="checkbox"/> Partnership  <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box.)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

**Voluntary Petition***(This page must be completed and filed in every case.)*Name of Debtor(s): **Kurian Benjamin  
Laly Benjamin****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)Location Where Filed:  
**None**

Case Number:

Date Filed:

Location Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet.)Name of Debtor:  
**None**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

**X** \_\_\_\_\_

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*Name of Debtor(s): **Kurian Benjamin  
Laly Benjamin****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Kurian Benjamin  
**Kurian Benjamin****X** /s/ Laly Benjamin  
**Laly Benjamin**

Telephone Number (If not represented by attorney)

12/10/2010

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** \_\_\_\_\_

(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)\_\_\_\_\_  
Date**Signature of Attorney\*****X** /s/ Ajai Singh Khalsa  
**Ajai Singh Khalsa**Bar No. **292850****Khalsa Law Office, PA  
1611 Sixth Street  
Minneapolis, MN 55413**Phone No. **(651) 206-9762** Fax No. **(612) 435-1405**12/10/2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual\_\_\_\_\_  
Title of Authorized Individual\_\_\_\_\_  
Date**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)\_\_\_\_\_  
Address**X** \_\_\_\_\_\_\_\_\_\_  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Document Page 4 of 58  
 B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Kurian Benjamin  
Kurian Benjamin

Date: 12/10/2010

In re: **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)

Debtor(s)

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B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Laly Benjamin  
Laly Benjamin

Date: 12/10/2010

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
10092 Powers Lake Trail, Woodbury, MN Lot 1, Block 1, POWERS LAKE 3RD ADDITION, as recorded with the county recorder's office, WASHINGTON COUNTY, STATE OF MINNESOTA.	Right of Redemption	J	\$659,500.00	\$0.00
Hilton Timeshare Hilton Grand Vacations Club, Ownership Contract #39-4367	Time Share	J	\$4,000.00	\$2,961.56
<b>Total:</b>			<b>\$663,500.00</b>	

(Report also on Summary of Schedules)



In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand	J	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account No. xxxxxxxx0403 Hiway Federal Credit Union 111 Empire Dr. St. Paul, MN 55103	J	\$227.22
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household furnishings, appliances and goods. (located at Debtors' Homestead)	J	\$8,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing, shoes, outerwear and other wearing apparel.	J	\$1,200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Benco Delivery Service Inc 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	J	\$1,000.00
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		Anticipated 2010 State and Federal income tax and property tax refunds	J	\$3,000.00
16. Accounts receivable.		Arkay Builders LLC & Bruce Swanson, 620 Mendelssohn Ave N, Golden Valley, MN	J	\$86,000.00
		Ivy Tower Development LLC, 1115 2nd Ave S. Minneapolis, MN	J	\$90,972.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Earned but unpaid wages.	H	\$3,000.00
		Earned but unpaid wages.	W	\$1,500.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Lexus LS460 - 4-Door	H	\$45,500.00
		2009 Lexus ES350-4 Door	H	\$21,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<p style="text-align: right;">3 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p>				<p><b>Total &gt;</b></p> <p><b>\$262,499.22</b></p>

In re **Kurian Benjamin  
Laly Benjamin**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.\*

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
10092 Powers Lake Trail, Woodbury, MN Lot 1, Block 1, POWERS LAKE 3RD ADDITION, as recorded with the county recorder's office, WASHINGTON COUNTY, STATE OF MINNESOTA.	11 U.S.C. § 522(d)(1)	\$1.00	\$659,500.00
Cash on Hand	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
Checking Account No. xxxxxxxx0403	11 U.S.C. § 522(d)(5)	\$227.22	\$227.22
Hiway Federal Credit Union 111 Empire Dr. St. Paul, MN 55103			
Household furnishings, appliances and goods. (located at Debtors' Homestead)	11 U.S.C. § 522(d)(3)	\$8,500.00	\$8,500.00
Clothing, shoes, outerwear and other wearing apparel.	11 U.S.C. § 522(d)(3)	\$1,200.00	\$1,200.00
Benco Delivery Service Inc 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	11 U.S.C. § 522(d)(5)	\$1,000.00	\$1,000.00
Anticipated 2010 State and Federal income tax and property tax refunds	11 U.S.C. § 522(d)(5)	\$3,000.00	\$3,000.00
Earned but unpaid wages.	11 U.S.C. § 522(d)(5)	\$3,000.00	\$3,000.00
Earned but unpaid wages.	11 U.S.C. § 522(d)(5)	\$1,500.00	\$1,500.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		<b>\$18,528.22</b>	<b>\$678,027.22</b>

Case No. \_\_\_\_\_  
(If known)

## Continuation Sheet No. 1

[illegible]

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  <b>Chicago Title Insurance Company</b> <b>Time Share Division</b> <b>316 W. Mission Ave. #123</b> <b>Escondido, CA 92025</b>	<b>J</b>	DATE INCURRED: <b>10/22/2010</b> NATURE OF LIEN: <b>Time Share</b> COLLATERAL: <b>Hilton Timeshare</b> REMARKS:  VALUE: <b>\$4,000.00</b>				<b>\$2,961.56</b>	
ACCT #: xxxxxxxx # xx-4367  <b>Hilton Grand Vacations Club</b> <b>PO Box 402705</b> <b>Atlanta, GA 30384-2705</b>	<b>J</b>	DATE INCURRED: <b>2008</b> NATURE OF LIEN: <b>Time Share</b> COLLATERAL: <b>Hilton Time Share</b> REMARKS:  VALUE: <b>\$4,000.00</b>				<b>\$4,000.00</b>	
ACCT #: xxxxxxxxxxxxxx0001  <b>Toyota Financial Servi</b> <b>PO Box 3457</b> <b>Torrance, CA 90510</b>	<b>J</b>	DATE INCURRED: <b>12/2008</b> NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2009 Lexus ES350-4 Door</b> REMARKS:  VALUE: <b>\$21,500.00</b>				<b>\$22,160.00</b>	<b>\$660.00</b>
ACCT #: xxx x5984  <b>Toyota Financial Servi</b> <b>PO Box 3457</b> <b>Torrance, CA 90510</b>	<b>J</b>	DATE INCURRED: <b>2004</b> NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2008 Dock Truck Owned by Benco</b> REMARKS: <b>Potential Personal Liability on Secured Business Debt.</b>  VALUE: <b>\$6,000.00</b>				<b>\$17,000.00</b>	<b>\$11,000.00</b>
Subtotal (Total of this Page) >						<b>\$46,121.56</b>	<b>\$11,660.00</b>
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBCTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
<b>Representing: Toyota Financial Servi</b>		<b>Commercial Finance Dept. 2431 Carol Stream, IL 60132-2431</b>				<b>Notice Only</b>	<b>Notice Only</b>
ACCT #: xxxxxxxxxxxxxx0001	<b>J</b>	DATE INCURRED: <b>12/2008</b> NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2009 Lexus LS460 - 4-Door</b> REMARKS:				<b>\$53,340.00</b>	<b>\$7,840.00</b>
<b>Toyota Motor Credit 1111 W 22nd St Ste 420 Oak Brook, IL 60523</b>		VALUE: <b>\$45,500.00</b>					
<b>Subtotal (Total of this Page) &gt;</b> <b>Total (Use only on last page) &gt;</b>						<b>\$53,340.00</b> <b>\$99,461.56</b>	<b>\$7,840.00</b> <b>\$19,500.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)



B6E (Official Form 6E) (04/10)

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

*\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx6652 <b>Advanta Bank Corp</b> <b>Po Box 844</b> <b>Spring House, PA 19477</b>	J	DATE INCURRED: <b>11/2003</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$24,627.00</b>
ACCT #: xxxxxxxxxxxx2963 <b>American Express</b> <b>c/o Becket and Lee LLP</b> <b>PO Box 3001</b> <b>Malvern, PA 19355</b>	J	DATE INCURRED: <b>07/06/1997</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$585.00</b>
ACCT #: xxxx-xxxxxx-x2003 <b>American Express</b> <b>c/o Becket and Lee</b> <b>PO Box 3001</b> <b>Malvern, PA 19355-0701</b>	W	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$3,507.62</b>
ACCT #: xxxx-xxxxxx-x2005 <b>AmEx-Business Capital line</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	X H	DATE INCURRED: <b>2004</b> CONSIDERATION: <b>Business Credit Line</b> REMARKS:				<b>\$15,900.00</b>
ACCT #: xxxx-xxxxxx-x5004 <b>AmEx-Business Capital line</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	X H	DATE INCURRED: CONSIDERATION: <b>Business Credit Line</b> REMARKS:				<b>\$35,000.00</b>
ACCT #: x5056 <b>Anchor Bank Heritage N. A</b> <b>1920 Donegal Drive</b> <b>Woodbury, MN 55125</b>	J	DATE INCURRED: <b>10/8/2004</b> CONSIDERATION: <b>Loan secured by homestead used for business pur</b> REMARKS: <b>Potential deficiency after foreclosure on homestead.</b>				<b>\$499,000.00</b>
Subtotal >						<b>\$578,619.62</b>
Total >						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxx5058</b> <b>Asset Acceptance</b> <b>PO Box 2036</b> <b>Warren, MI 48090</b>	<b>J</b>	DATE INCURRED: <b>03/2010</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$32,092.00</b>
ACCT #: <b>xxx2878</b> <b>BankCherokee</b> <b>607 Smith Ave S.</b> <b>Saint Paul, MN 55107</b>	<b>J</b>	DATE INCURRED: <b>2004</b> CONSIDERATION: <b>Business Loan</b> REMARKS: <b>Personal Guaranty</b>				<b>\$437,535.20</b>
<b>Representing:</b> <b>BankCherokee</b>		<b>Small Business Association (SBA)</b> <b>2719 N Air Fresno Dr, Ste 107</b> <b>Fresno, CA 93727</b> <b>Acct: xxxx xx4510</b>				<b>Notice Only</b>
ACCT #: <b>Becket and Lee</b> <b>PO Box 3001</b> <b>Malvern, PA 19355-0701</b>	<b>W</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for - American Express</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>xxxx-xxxx-xxxx-5604</b> <b>Capital One Bank U. S. A, P. O.</b> <b>Box 60599</b> <b>City of Industry, CA 91716-0599</b>	<b>X J</b>	DATE INCURRED: CONSIDERATION: <b>Line of Credit for Galaxy Granite</b> REMARKS:				<b>\$11,965.71</b>
ACCT #: <b>xxxxxxxxxxxx1912</b> <b>Capital One, N.a.</b> <b>C/O American Infosource</b> <b>PO Box 54529</b> <b>Oklahoma City, OK 73154</b>	<b>J</b>	DATE INCURRED: <b>12/2004</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$4,864.00</b>
Sheet no. <u>1</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$486,456.91</b>
<b>Total &gt;</b> <b>(Use only on last page of the completed Schedule F.)</b> <b>(Report also on Summary of Schedules and, if applicable, on the</b> <b>Statistical Summary of Certain Liabilities and Related Data.)</b>						

B6F (Official Form 6F) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxxxxxxxxxx6947 <b>Capital One, N.A.</b> <b>Attn: Bankruptcy/CCAT Dept</b> <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222-4704</b>	<b>W</b>	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$9,000.00</b>	
ACCT #: xxxxxxxx1439 <b>Capital One, N.A.</b> <b>Attn: Bankruptcy/CCAT Dept</b> <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222-4704</b>	<b>X W</b>	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$70,151.27</b>	
ACCT #: xxxx-xxxx-xxxx-9340 <b>Capital One, N.A.</b> <b>Attn: Bankruptcy/CCAT Dept</b> <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222-4704</b>	<b>X W</b>	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$11,735.00</b>	
ACCT #: xxxx xxxx xxxx 5776 <b>Cardmember Service</b> <b>PO Box 790408</b> <b>St Louis, MO 63179-0408</b>	<b>X J</b>	DATE INCURRED: CONSIDERATION: <b>Business Credit Card</b> REMARKS:				<b>\$1,744.20</b>	
ACCT #: xxxxxxxxxxx4040 <b>Chase</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>	<b>J</b>	DATE INCURRED: <b>12/2002</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$34,129.00</b>	
ACCT #: xxxxxxxxxxx9430 <b>Chase</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>	<b>J</b>	DATE INCURRED: <b>12/2002</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$13,620.00</b>	
Sheet no. <u>2</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b>	<b>\$140,379.47</b>
						<b>Total &gt;</b>	
						(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

B6F (Official Form 6F) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxxx1000</b> <b>Cherokee Bank</b> <b>607 Smith Ave S</b> <b>Saint Paul, MN 55107</b>	<b>J</b>	DATE INCURRED: <b>10/2000</b> CONSIDERATION: <b>Check Credit or Line of Credit</b> REMARKS:				<b>\$24,947.00</b>
ACCT #: <b>xxxxxxxxxxxx5616</b> <b>Citi</b> <b>Po Box 6241</b> <b>Sioux Falls, SD 57117</b>	<b>J</b>	DATE INCURRED: <b>03/1987</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$2,626.00</b>
ACCT #: <b>xxxxxxxxxxxx2976</b> <b>Citi Financial</b> <b>P. O. Box 183041</b> <b>Columbus, OH 43218-3041</b>	<b>W</b>	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$2,800.00</b>
ACCT #: <b>xxxxxxxxxxxx8167</b> <b>Citibank Sd, Na</b> <b>Attn: Centralized Bankruptcy</b> <b>PO Box 20507</b> <b>Kansas City, MO 64195</b>	<b>J</b>	DATE INCURRED: <b>04/1986</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$10,859.00</b>
ACCT #: <b>xxxxxxxxxxxx4136</b> <b>Citibank Usa</b> <b>Attn.: Centralized Bankruptcy</b> <b>PO Box 20363</b> <b>Kansas City, MO 64195</b>	<b>J</b>	DATE INCURRED: <b>10/1998</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$877.00</b>
ACCT #: <b>xxxx-xxxxxx-x2350</b> <b>CitiCard</b> <b>PO Box 44167</b> <b>Jacksonville, FL 32231-4167</b>	<b>W</b>	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$7,900.00</b>
Sheet no. <u>3</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$50,009.00</b>
<b>Total &gt;</b> <b>(Use only on last page of the completed Schedule F.)</b> <b>(Report also on Summary of Schedules and, if applicable, on the</b> <b>Statistical Summary of Certain Liabilities and Related Data.)</b>						

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxxxxxxx-xxx2195	W	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				\$2,337.00	
CitiFinancial PO Box 6931 The Lakes, NV 88901-6931							
ACCT #: xxxxxxxxxxxx2195	J	DATE INCURRED: 09/2008 CONSIDERATION: <b>Charge Account</b> REMARKS:				\$2,336.00	
Citifinancial Retail S 300 Saint Paul PI Baltimore, MD 21202							
ACCT #: xxxxxxxx0142	J	DATE INCURRED: CONSIDERATION: <b>Maintenance Assessment</b> REMARKS:				\$2,769.48	
City of St Paul-Right of Way Maintenance PO Box 64015 St Paul, MN 55164-0015							
ACCT #:	H	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: Collection attorneys for Wells Fargo case # 82-CV-09-7322				Notice Only	
Cottrell Law Firm 2315 Waters Dr Mendota Hgts, MN 55120-1163							
ACCT #: xxxx1688	J	DATE INCURRED: 05/2010 CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				\$7,234.00	
Creditone Llc Po Box 625 Metairie, LA 70004							
ACCT #: xxxxxxxxxxxx8885	J	DATE INCURRED: 11/2008 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$9,378.00	
Discover Fin PO Box 6103 Carol Stream, IL 60197							
Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$24,054.48
						Total >	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx5776 <b>Elan Financial Service</b> <b>Po Box 790084</b> <b>Saint Louis, MO 63179</b>	J	DATE INCURRED: <b>06/2005</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$2,505.00</b>
ACCT #: xxxxxx.0002 <b>Fredrikson &amp; Byron</b> <b>PO Box 1484</b> <b>Minneapolis, MN 55480-1484</b>	X H	DATE INCURRED: CONSIDERATION: <b>Legal Fees</b> REMARKS:				<b>\$13,845.00</b>
ACCT #: xxxxxxxxxxxx7267 <b>GE Capital Financial Inc</b> <b>P. O. Box 960061</b> <b>Orlando, FL 32896-0061</b>	X J	DATE INCURRED: CONSIDERATION: <b>Business Line Credit</b> REMARKS:				<b>\$15,822.80</b>
ACCT #: xxxxxxxxxxxx3841 <b>Gemb/ultimate Electron</b> <b>Po Box 981439</b> <b>El Paso, TX 79998</b>	X J	DATE INCURRED: <b>09/2008</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$6,028.00</b>
ACCT #: xxxxxxxx7769 <b>Granite Top</b> <b>1480 Prairie Drive</b> <b>Cold Springs, MN 56320</b>	X H	DATE INCURRED: CONSIDERATION: <b>Granite Supplies</b> REMARKS: <b>Personal Guaranty on Premium Stone debt</b>			X	<b>\$6,936.50</b>
ACCT #: xxxx-xxxxxxxx-2582 <b>HSBC BUSINESS SOLUTIONS</b> <b>P. O. Box 5219</b> <b>Carol Stream, IL 60197-5219</b>	H	DATE INCURRED: CONSIDERATION: <b>Credit Line</b> REMARKS:				<b>\$3,403.33</b>
Sheet no. <u>5</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$48,540.63</b>
<b>Total &gt;</b> <b>(Use only on last page of the completed Schedule F.)</b> <b>(Report also on Summary of Schedules and, if applicable, on the</b> <b>Statistical Summary of Certain Liabilities and Related Data.)</b>						

B6F (Official Form 6F) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx2350 <b>Lvnv Funding Llc</b> <b>Po Box 740281</b> <b>Houston, TX 77274</b>	J	DATE INCURRED: <b>03/2010</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$9,932.00</b>
ACCT #: xxxxxxxx7520 <b>Macys/fdsb</b> <b>Attn: Bankruptcy</b> <b>PO Box 8053</b> <b>Mason, OH 45040</b>	J	DATE INCURRED: <b>08/1995</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$1,021.00</b>
<b>Representing:</b> <b>Macys/fdsb</b>		<b>Associated Recovery Systems</b> <b>PO Box 469046</b> <b>Escondido, CA 92046-9046</b>				<b>Notice Only</b>
ACCT #: <b>Mary L Cox</b> <b>332 Minnesota St, Suite W-1650</b> <b>St Paul, MN 55101</b>	H	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Pqarty in cases against Benco Delivery</b> <b>Service, Premium Stoneworks, Galaxy</b> <b>Granite &amp; Marble, Ritz Properties and</b>				<b>Notice Only</b>
		<b>Personal guaranty (see SOFA)</b>				
ACCT #: <b>Messerli &amp; Kramer, P.A.</b> <b>3033 Campus Drive</b> <b>Suite 250</b> <b>Plymouth, MN 55441-2662</b>	H	DATE INCURRED: CONSIDERATION: <b>Attorney for Captial One</b> REMARKS: <b>See lawsuit listed in SOFA Case No. 10-94998-</b> <b>0</b>				<b>Notice Only</b>
Sheet no. <u>6</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$10,953.00</b>
<b>Total &gt;</b> <b>(Use only on last page of the completed Schedule F.)</b> <b>(Report also on Summary of Schedules and, if applicable, on the</b> <b>Statistical Summary of Certain Liabilities and Related Data.)</b>						



B6F (Official Form 6F) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx2225</b> <b>MN Unemployment Insurance</b> <b>PO Box 64621</b> <b>St Paul, MN 55164-0621</b>	<b>X H</b>	DATE INCURRED: CONSIDERATION: <b>Unemployment Insurance</b> REMARKS: <b>Potential Personal Liability</b>				<b>\$51,000.00</b>
ACCT #: <b>xxxxxxxx0142</b> <b>Ramsey Co Property Tax</b> <b>90 West Plato Blvd</b> <b>PO Box 64097</b> <b>St Paul, MN 55164-0097</b>	<b>X J</b>	DATE INCURRED: CONSIDERATION: <b>Property Tax Assessment</b> REMARKS:				<b>\$135,960.62</b>
ACCT #: <b>Rausch, Sturm, Israel, Enerson &amp; Hornik</b> <b>6600 France Ave S, # 680</b> <b>Minneapolis, MN 55435</b>	<b>H</b>	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS: <b>Consideration: Collection attorneys for</b> <b>Citibank Case # 82-CV-10-3079 and 82-CV-10-</b> <b>2242.</b>				<b>Notice Only</b>
ACCT #: <b>xxxx xx4510</b> <b>Small Business Association (SBA)</b> <b>2719 N Air Fresno Dr, Ste 107</b> <b>Fresno, CA 93727</b>	<b>J</b>	DATE INCURRED: <b>2007</b> CONSIDERATION: <b>Business Loan</b> REMARKS:				<b>\$120,000.00</b>
ACCT #: <b>St Paul Port Authority</b> <b>1900 Landmark Towers</b> <b>345 St Peter St</b> <b>St Paul, MN 55102-1661</b>	<b>X J</b>	DATE INCURRED: CONSIDERATION: <b>Business Loan</b> REMARKS:				<b>\$2,928.27</b>
ACCT #: <b>xxx1941</b> <b>St Paul Regional Water Services</b> <b>1900 Rice St</b> <b>St Paul, MN 55113</b>	<b>X J</b>	DATE INCURRED: CONSIDERATION: <b>Utilities</b> REMARKS:				<b>\$182.77</b>
Sheet no. <u>7</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$310,071.66</b>
<b>Total &gt;</b> <b>(Use only on last page of the completed Schedule F.)</b> <b>(Report also on Summary of Schedules and, if applicable, on the</b> <b>Statistical Summary of Certain Liabilities and Related Data.)</b>						

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxx-xxxxxx7-001	J	DATE INCURRED: 2004 CONSIDERATION: Business Loan REMARKS: Personal Guaranty on Business Loan				\$324,000.00	
US Bank Equipment Financing 13010 SW 68th Parkway, Suite 100 Portland, OR 97223							
Representing: US Bank Equipment Financing		Jacob B. Sellers Leonard, Street and Deinard 150 South Fifth Street, Suite 2300 Minneapolis, MN 55402				Notice Only	
ACCT #: xxxxxxxxxxxxx1383	X W	DATE INCURRED: 03/2000 CONSIDERATION: Charge Account REMARKS:				\$14,511.00	
Us Bk Rms Cc Cb Disputes St Louis, MO 63116							
ACCT #: xxxx-xxxx-xxxx-9277	H	DATE INCURRED: 2004 CONSIDERATION: Credit Card REMARKS: Business Credit Card				\$24,669.01	
Washington Mutual / Providian Attn: Bankruptcy Dept PO Box 10467 Greenville, SC 29603							
ACCT #:	X J	DATE INCURRED: CONSIDERATION: Collection on Premium Stonework Debt REMARKS:				\$1,675.00	
Wayne A Blosberg, PA 8338 Hwy 65 NE, Ste A Spring Lake Park, MN 55432							
ACCT #: xxxxxxxxxxxxx0001	J	DATE INCURRED: 03/2000 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$46,475.00	
Wells Fargo PO Box 60510 Los Angeles, CA 90060							
Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$411,330.01
						Total >	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Kurian Benjamin**  
**Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx-xxxx-xxxx-8492</b> <b>Wells Fargo</b> <b>PO Box 60510</b> <b>Los Angeles, CA 90060</b>	<b>H</b>	DATE INCURRED: <b>Revolving</b> CONSIDERATION: <b>Check Credit or Line of Credit</b> REMARKS: <b>Business Credit Card</b>				<b>\$82,029.22</b>
ACCT #: <b>xxxxxxxxxxxx8863</b> <b>Wells Fargo Bank</b> <b>Po Box 5445</b> <b>Portland, OR 97228</b>	<b>J</b>	DATE INCURRED: <b>03/2000</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$2,757.00</b>
ACCT #: <b>xxxxxxxxxxxx7537</b> <b>Wells Fargo Business D</b> <b>Po Box 29482</b> <b>Phoenix, AZ 85038</b>	<b>J</b>	DATE INCURRED: <b>12/2006</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$7,234.00</b>
ACCT #: <b>xxx0078</b> <b>Wells Fargo Home Mortgage</b> <b>PO Box 10335</b> <b>Des Moines, IA 50306</b>	<b>J</b>	DATE INCURRED: <b>2/1999</b> CONSIDERATION: <b>Home Loan</b> REMARKS: <b>Potential Deficiency after Foreclosure on homestead mortgage.</b>		<b>X</b>		<b>Unknown</b>
ACCT #: <b>xxx9089</b> <b>Xcel Energy</b> <b>414 Nicollet Mall</b> <b>Minneapolis, MN 55401-1993</b>	<b>H</b>	DATE INCURRED: <b>2009</b> CONSIDERATION: <b>Utility Services</b> REMARKS:				<b>\$9,940.56</b>
<b>Representing:</b> <b>Xcel Energy</b>		<b>ERS Solutions</b> <b>10750 Hammerly Blvd. #200</b> <b>Houston, TX 77043</b>				<b>Notice Only</b>
Sheet no. <b>9</b> of <b>9</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$101,960.78</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>\$2,162,375.56</b>

B6G (Official Form 6G) (12/07)

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Hilton Grand Vacations Club</b> PO Box 402705 Atlanta, GA 30384-2705	Timeshare Contract # 39-4367  Contract to be REJECTED

B6H (Official Form 6H) (12/07)

In re **Kurian Benjamin  
Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>AmEx-Business Capital line</b> Box 0001 Los Angeles, CA 90096-0001
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>AmEx-Business Capital line</b> Box 0001 Los Angeles, CA 90096-0001
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>Capital One, N.A.</b> Attn: Bankruptcy/CCAT Dept 2730 Liberty Ave Pittsburgh, PA 15222-4704
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>Capital One, N.A.</b> Attn: Bankruptcy/CCAT Dept 2730 Liberty Ave Pittsburgh, PA 15222-4704
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>Us Bk Rms Cc</b> Cb Disputes St Louis, MO 63116
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>Gemb/ultimate Electron</b> Po Box 981439 El Paso, TX 79998
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>MN Unemployment Insurance</b> PO Box 64621 St Paul, MN 55164-0621

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

*Continuation Sheet No. 1*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Benco Delivery Service Inc</b> 1144 Larpenteur Ave W, Ste 200 St Paul, MN 55113	<b>Fredrikson &amp; Byron</b> PO Box 1484 Minneapolis, MN 55480-1484
<b>Galaxy Granite</b>	<b>Capital One Bank U. S. A, P. O.</b> Box 60599 City of Industry, CA 91716-0599
<b>Premium Stonework</b> 1144 Larpenteur Ave. W St. Paul, MN 55113-6322	<b>Wayne A Blosberg, PA</b> 8338 Hwy 65 NE, Ste A Spring Lake Park, MN 55432
<b>Premium Stonework</b> 1144 Larpenteur Ave. W St. Paul, MN 55113-6322	<b>Granite Top</b> 1480 Prairie Drive Cold Springs, MN 56320
<b>Premium Stoneworks</b>	<b>GE Capital Financial Inc</b> P. O. Box 960061 Orlando, FL 32896-0061
<b>Ritz Properties</b> 545 Atwater Circle St Paul, MN 55103	<b>St Paul Port Authority</b> 1900 Landmark Towers 345 St Peter St St Paul, MN 55102-1661
<b>Ritz Properties</b> 545 Atwater Circle St Paul, MN 55103	<b>St Paul Regional Water Services</b> 1900 Rice St St Paul, MN 55113

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

*Continuation Sheet No. 2*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Ritz Properties</b> 545 Atwater Circle St Paul, MN 55103	<b>Cardmember Service</b> PO Box 790408 St Louis, MO 63179-0408
<b>Ritz Properties</b> 545 Atwater Circle St Paul, MN 55103	<b>Ramsey Co Property Tax</b> 90 West Plato Blvd PO Box 64097 St Paul, MN 55164-0097

B6I (Official Form 6I) (12/07)

In re **Kurian Benjamin  
Laly Benjamin**Case No. \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Married</b>	Relationship(s): Age(s):	Relationship(s): Age(s):
<b>Employment:</b>	Debtor	Spouse
Occupation	President/Owner	CFO
Name of Employer	Benco Delivery Service, Inc.	1144 Larpenteur Ave. W, Suite 200
How Long Employed		
Address of Employer	1144 Larpenteur Ave. W, Suite 200 Saint Paul, MN 55113	Saint Paul, MN 55112

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,500.01	\$1,666.66
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$2,500.01</b>	<b>\$1,666.66</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$292.50	\$108.33
b. Social Security Tax	\$335.83	\$180.83
c. Medicare	\$78.54	\$42.29
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$706.87</b>	<b>\$331.45</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$1,793.14</b>	<b>\$1,335.21</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$1,793.14</b>	<b>\$1,335.21</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$3,128.35</b>	

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None.**



B6J (Official Form 6J) (12/07)

IN RE: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,700.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Garbage	\$150.00 \$90.00 \$120.00 \$25.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$450.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$100.00
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	\$150.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$300.00 \$300.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	\$2,000.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$6,185.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$3,128.35 \$6,185.00 (\$3,056.65)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

In re **Kurian Benjamin  
Laly Benjamin**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$663,500.00	<div>\$99,461.56</div> <div>\$0.00</div> <div>\$2,162,375.56</div>	
B - Personal Property	Yes	4	\$262,499.22		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10			
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	1			
TOTAL		26	\$925,999.22	\$2,261,837.12	

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

In re **Kurian Benjamin  
Laly Benjamin**

Case No.

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
<b>TOTAL</b>	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/10/2010

Signature /s/ Kurian Benjamin  
Kurian Benjamin

Date 12/10/2010

Signature /s/ Laly Benjamin  
Laly Benjamin

[If joint case, both spouses must sign.]

Document Page 37 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None ☒ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Citibank vs Kurian Benjamin Case # 82-Cv-10-3079	Breach of contract	Washington County District Court	Trial Pending
Capital One Card v. Laly Benjamin	Breach of contract	Washington County District Court	Discovery & Interrogatories Completed. Not Filed.

Document Page 38 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

<b>BankCherokee v. Kurian &amp; Laly Benjamin, Ritz Properties, Premium Stoneworks, Galaxy Granite &amp; Marble</b>	<b>Breach of Contract</b>	<b>Ramsey County District Court</b>	<b>Pending</b>
<b>Court File # 62-CV-09-4439</b>			
<b>Granite Tops MN- Premium Stoneworks/ Kurian Benjamin</b>	<b>Breach of Contract</b>	<b>Sterns County District Court</b>	<b>Dismissed by Plaintiff.</b>
<b>Court File # 73-CV-10-3817</b>			
<b>Citibank(South Dakota) NA v. Benjiman</b>	<b>Breach of Contract</b>	<b>Washington County District Court</b>	<b>Summary Judgment Pending</b>
<b>Court File# 82-CV-10-2242</b>			
<b>Warner's Outdoor Solutions v. Kurian &amp; Laly Benjamin</b>	<b>Breach of Contract</b>	<b>Ramsey County District Court</b>	<b>Dismissed with Prejudice.</b>
<b>Case # 62-CV-102719</b>			
<b>Wells Fargo Bank v. Benjamin</b>	<b>Breach of Contract</b>	<b>Washington County District Court</b>	<b>Pending</b>
<b>Court File # 82-CV-09-7322</b>			
<b>US Bancorp Equipment Finance, Inc vs PremiumStoneworks, Inc Kurian Benjamin and Laly Benjamin (Defendaants)</b>	<b>Contract</b>	<b>Ramsey County Second Judicial District</b>	<b>Defendant signed stipulation agreement.</b>
<b>Case# 62-CV-09-3737</b>			

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF PERSON FOR WHOSE  
 BENEFIT PROPERTY WAS SEIZED**

**BankCherokee**

**DATE OF SEIZURE**

**Nov. 2009**

**DESCRIPTION AND VALUE  
 OF PROPERTY**

**545 Atwater Circle,  
 St Paul, MN 55103**

**4,000,000**

**BankCherokee**

**Nov. 2009**

**1144 Larpenteur Ave W,  
 St Paul, MN 55113**

**\$600,000**

Document Page 39 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Bank of America</b>	<b>Sept. 14, 2010, Sheriffs Sale</b>	<b>10092 Powers Lake Trail, Woodbury, MN 55129</b>
		<b>\$659,500</b>

**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
<b>US Trustee</b>	<b>US Bankruptcy Court for the District of Minnesota</b>	<b>Mar. 24, 2009</b>	<b>Accounts Receivable &amp; Assets- Benco Delivery Service, Inc.</b>
	<b>CAsE No. 09-31764</b>		<b>\$143000</b>

**7. Gifts**

None ☐ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>Matthew Benjamin</b> <b>9210 Stone Ave. N.</b> <b>Seattle, WA 98103</b>	<b>Son</b>	<b>July 2009</b>	<b>2002 BMW X5 (65000 Miles) VIN # 5UXFB93592LN79523</b>
			<b>NADA - \$18,100.00. At the time of transfer vehicle needed Electronic Dashboard replaced (Est. \$2,000 to repair).</b>

Document Page 40 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

			<b>Graduation/Moving present</b>
<b>Matthew Benjamin</b>	<b>Son</b>	<b>January 2010</b>	<b>2002 INFINITI I35</b>
<b>9210 Stone Ave. N.</b>			<b>(71000 Miles)- VIN#</b>
<b>Seattle, WA 98103</b>			<b>JNKDA31A02T007747</b>
			<b>(needed \$2000+ Body work).</b>
			<b>NADA - \$5,300</b>
			<b>Son's car through college, title transferred in Jan. 2010.</b>

**8. Losses**

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Hummingbird Credit Counseling &amp; Education, Inc. 3737 Glenwood Avenue Suite 100 Raleigh, NC 27612</b>	<b>10/28/2010</b>	<b>\$49.00</b>
<b>Khalsa Law Office, PA 1611 Sixth Street Minneapolis, MN 55413</b>	<b>12/10/2010</b>	<b>\$4,000.00</b>

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



Document Page 41 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wells Fargo Ceching Account	Checking, x8889, \$37.28	Sept. 4, 2010

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Document Page 42 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF  
 SOCIAL-SECURITY OR OTHER INDIVIDUAL  
 TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS**

**BEGINNING AND ENDING  
 DATES**

**Benco Delivery Service Inc.**  
**1144 Larpenteur Ave W, Suite 200,**  
**St Paul, MN 55113** ☐ ☐

**Delivery Service**

**9/1989-present**

**EIN: xx-xxx7409**

**Premium Stoneworks Inc.**

**Granite Fabrication and Installation**

**4/2002-11/2009**

**EIN: xx-xxx8001**

**Seized/foreclosed by  
 BankCherokee**

Document Page 43 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

**Ritz Properties LLC** □ □

**Building Owner**

**6/2002-11/2009**

**EIN: xx-xxx8001**

**Seized/foreclosed by  
BankCherokee**

**Galaxy Granite and Marble LLC**

**Granite, Marble and other Stone  
Import**

**10/1998-11/2009**

**EIN: xx-xxx2317**

**Seized/foreclosed by  
BankCherokee**

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**NAME AND ADDRESS**

**Wayne A Blosberg, PA  
8338 Hwy 65 NE, Ste A  
Spring Lake Park, MN 55432**

**DATES SERVICES RENDERED**

**2006-2009 Business related accounting  
services.**

None

- ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**20. Inventories**

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

Document Page 44 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 7*

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**21. Current Partners, Officers, Directors and Shareholders**

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

---

**22. Former partners, officers, directors and shareholders**

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None



b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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**23. Withdrawals from a partnership or distributions by a corporation**

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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**24. Tax Consolidation Group**

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

---

**25. Pension Funds**

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

Document Page 45 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Kurian Benjamin**  
**Laly Benjamin**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 8*

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/10/2010

Signature /s/ Kurian Benjamin  
of Debtor Kurian Benjamin

Date 12/10/2010

Signature /s/ Laly Benjamin  
of Joint Debtor Laly Benjamin  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.*  
*18 U.S.C. §§ 152 and 3571*

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION

IN RE: **Kurian Benjamin**  
**Laly Benjamin**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> Chicago Title Insurance Company Time Share Division 316 W. Mission Ave. #123 Escondido, CA 92025	<b>Describe Property Securing Debt:</b> Hilton Timeshare
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):  Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
<b>Creditor's Name:</b> Hilton Grand Vacations Club PO Box 402705 Atlanta, GA 30384-2705 xxxxxxx # xx-4367	<b>Describe Property Securing Debt:</b> Hilton Time Share
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):  Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION

IN RE: **Kurian Benjamin**  
**Laly Benjamin**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 1*

Property No. 3	
<b>Creditor's Name:</b> Toyota Financial Servi PO Box 3457 Torrence, CA 90510 xxxxxxxxxxxx0001	<b>Describe Property Securing Debt:</b> 2009 Lexus ES350-4 Door
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):  Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
<b>Creditor's Name:</b> Toyota Motor Credit 1111 W 22nd St Ste 420 Oak Brook, IL 60523 xxxxxxxxxxxx0001	<b>Describe Property Securing Debt:</b> 2009 Lexus LS460 - 4-Door
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):  Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

IN RE: **Kurian Benjamin  
Laly Benjamin**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 2*

Property No. 1		
<b>Lessor's Name:</b> Hilton Grand Vacations Club PO Box 402705 Atlanta, GA 30384-2705	<b>Describe Leased Property:</b> Timeshare Contract # 39-4367	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date 12/10/2010

Signature /s/ Kurian Benjamin  
*Kurian Benjamin*

Date 12/10/2010

Signature /s/ Laly Benjamin  
*Laly Benjamin*



Document Page 49 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

IN RE: **Kurian Benjamin**  
**Laly Benjamin**

CASE NO

CHAPTER 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<b>\$4,000.00</b>
Prior to the filing of this statement I have received:	<b>\$4,000.00</b>
Balance Due:	<b>\$0.00</b>

2. The source of the compensation paid to me was:  
☒ Debtor ☐ Other (specify)
3. The source of compensation to be paid to me is:  
☒ Debtor ☐ Other (specify)
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. [Other provisions as needed]
- all reasonable and necessary services related to bankruptcy filing including negotiations with creditors.**
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**12/10/2010**

*Date*

**/s/ Ajai Singh Khalsa**

*Ajai Singh Khalsa*  
 Khalsa Law Office, PA

1611 Sixth Street  
 Minneapolis, MN 55413

Phone: (651) 206-9762 / Fax: (612) 435-1405

Bar No. 292850

**/s/ Kurian Benjamin**  
**Kurian Benjamin**

**/s/ Laly Benjamin**  
**Laly Benjamin**

Document Page 50 of 58  
**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

IN RE: **Kurian Benjamin  
Laly Benjamin**

CASE NO

CHAPTER **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 12/10/2010

Signature /s/ Kurian Benjamin  
**Kurian Benjamin**

Date 12/10/2010

Signature /s/ Laly Benjamin  
**Laly Benjamin**

/s/ Ajai Singh Khalsa  
**Ajai Singh Khalsa**  
**292850**  
**Khalsa Law Office, PA**  
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**(651) 206-9762**

Advanta Bank Corp  
Po Box 844  
Spring House, PA 19477

American Express  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355

American Express  
c/o Becket and Lee  
PO Box 3001  
Malvern, PA 19355-0701

AmEx-Business Capital line  
Box 0001  
Los Angeles, CA 90096-0001

Anchor Bank Heritage N. A  
1920 Donegal Drive  
Woodbury, MN 55125

Asset Acceptance  
PO Box 2036  
Warren, MI 48090

Associated Recovery Systems  
PO Box 469046  
Escondido, CA 92046-9046

BankCherokee  
607 Smith Ave S.  
Saint Paul, MN 55107

Becket and Lee  
PO Box 3001  
Malvern, PA 19355-0701

Benco Delivery Service Inc  
1144 Larpenteur Ave W, Ste 200  
St Paul, MN 55113

Capital One Bank U. S. A, P. O.  
Box 60599  
City of Industry, CA 91716-0599

Capital One, N.a.  
C/O American Infosource  
PO Box 54529  
Oklahoma City, OK 73154

Capital One, N.A.  
Attn: Bankruptcy/CCAT Dept  
2730 Liberty Ave  
Pittsburgh, PA 15222-4704

Cardmember Service  
PO Box 790408  
St Louis, MO 63179-0408

Chase  
Po Box 15298  
Wilmington, DE 19850

Cherokee Bank  
607 Smith Ave S  
Saint Paul, MN 55107

Chicago Title Insurance Company  
Time Share Division  
316 W. Mission Ave. #123  
Escondido, CA 92025

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi Financial  
P. O. Box 183041  
Columbus, OH 43218-3041

Citibank Sd, Na  
Attn: Centralized Bankruptcy  
PO Box 20507  
Kansas City, MO 64195

Citibank Usa  
Attn.: Centralized Bankruptcy  
PO Box 20363  
Kansas City, MO 64195

CitiCard  
PO Box 44167  
Jacksonville, FL 32231-4167

CitiFinancial  
PO Box 6931  
The Lakes, NV 88901-6931

Citifinancial Retail S  
300 Saint Paul Pl  
Baltimore, MD 21202

City of St Paul-Right of Way Maintenance  
PO Box 64015  
St Paul, MN 55164-0015

Commercial Finance  
Dept. 2431  
Carol Stream, IL 60132-2431

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Mendota Hgts, MN 55120-1163

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Metairie, LA 70004

Discover Fin  
PO Box 6103  
Carol Stream, IL 60197

Elan Financial Service  
Po Box 790084  
Saint Louis, MO 63179

ERS Solutions  
10750 Hammerly Blvd. #200  
Houston, TX 77043

Fredrikson & Byron  
PO Box 1484  
Minneapolis, MN 55480-1484

Galaxy Granite

GE Capital Financial Inc  
P. O. Box 960061  
Orlando, FL 32896-0061

Gemb/ultimate Electron  
Po Box 981439  
El Paso, TX 79998

Granite Top  
1480 Prairie Drive  
Cold Springs, MN 56320

Hilton Grand Vacations Club  
PO Box 402705  
Atlanta, GA 30384-2705

HSBC BUSINESS SOLUTIONS  
P. O. Box 5219  
Carol Stream, IL 60197-5219

Jacob B. Sellers  
Leonard, Street and Deinard  
150 South Fifth Street, Suite 2300  
Minneapolis, MN 55402

Lvnv Funding Llc  
Po Box 740281  
Houston, TX 77274

Macys/fdsb  
Attn: Bankruptcy  
PO Box 8053  
Mason, OH 45040

Mary L Cox  
332 Minnesota St, Suite W-1650  
St Paul, MN 55101

Messerli & Kramer, P.A.  
3033 Campus Drive  
Suite 250  
Plymouth, MN 55441-2662

MN Unemployment Insurance  
PO Box 64621  
St Paul, MN 55164-0621

Premium Stonework  
1144 Larpenteur Ave. W  
St. Paul, MN 55113-6322

Premium Stoneworks

Ramsey Co Property Tax  
90 West Plato Blvd  
PO Box 64097  
St Paul, MN 55164-0097

Rausch, Sturm, Israel, Enerson & Hornik  
6600 France Ave S, # 680  
Minneapolis, MN 55435

Ritz Properties  
545 Atwater Circle  
St Paul, MN 55103

Small Business Association (SBA)  
2719 N Air Fresno Dr, Ste 107  
Fresno, CA 93727  
Acct: xxxx xx4510

Small Business Association (SBA)  
2719 N Air Fresno Dr, Ste 107  
Fresno, CA 93727

St Paul Port Authority  
1900 Landmark Towers  
345 St Peter St  
St Paul, MN 55102-1661

St Paul Regional Water Services  
1900 Rice St  
St Paul, MN 55113

Toyota Financial Servi  
PO Box 3457  
Torrence, CA 90510



Toyota Motor Credit  
1111 W 22nd St Ste 420  
Oak Brook, IL 60523

US Bank Equipment Financing  
13010 SW 68th Parkway, Suite 100  
Portland, OR 97223

Us Bk Rms Cc  
Cb Disputes  
St Louis, MO 63116

Washington Mutual / Providian  
Attn: Bankruptcy Dept  
PO Box 10467  
Greenville, SC 29603

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8338 Hwy 65 NE, Ste A  
Spring Lake Park, MN 55432

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PO Box 60510  
Los Angeles, CA 90060

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Portland, OR 97228

Wells Fargo Business D  
Po Box 29482  
Phoenix, AZ 85038

Wells Fargo Home Mortgage  
PO Box 10335  
Des Moines, IA 50306

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414 Nicollet Mall  
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